

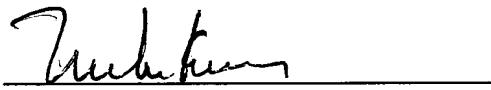
**REMARKS**

By the above supplemental amendments, the specification has been further amended to change the term of "facility" to "arrangement", where considered appropriate.

Favorable action is respectfully requested in light of the above amendments and the Amendment submitted September 12, 2003.

To the extent necessary, applicant's petition for an extension of time under 37 CFR 1.136. Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 01-2135 (500.41300X00) and please credit any excess fees to such deposit account.

Respectfully submitted,



Melvin Kraus  
Registration No. 22,466  
ANTONELLI, TERRY, STOUT & KRAUS, LLP

MK/cee  
(703) 312-6600